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12-22-03  
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Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 49774  
Application ID: 09476386  
Title of Invention: A Computer-Implemented  
Method for Providing a  
Consumer-to-Consumer  
Payment Service  
First Named Inventor: Dan German  
Domestic/Foreign Application: Domestic Application  
Filing Date: 1999-12-30  
Effective Receipt Date: 2003-10-27  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 7757  
Attorney Docket Number: 452629734



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OCT 29 2003




GROUP 3600

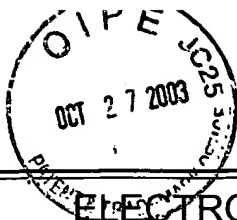
Total Fees Authorized:

Digital Certificate Holder: cn=Chad Dustin Tillman,ou=Registered Attorneys,ou=Patent and  
Trademark Office,ou=Department of Commerce,o=U.S. Government,c=US  
Certificate Message Digest: 44652fefc456730e8c22d13452ebec048d0f4acb

**TRANSMITTAL**

Electronic Version v1.1  
Stylesheet Version v1.1.0












| <b>Title of<br/>Invention</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | A Computer-Implemented Method for Providing a Consumer-to-Consumer Payment Service |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------|---------------|------------------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------|-----------------|----------|------------------------|---------------|--|----------------------|------|--|-----------------------------------|--|--|--|
| <table border="0"><tr><td>Application Number:</td><td>09/476386</td><td></td><td rowspan="4"><b>RECEIVED</b><br/>OCT 29 2003<br/><b>GROUP 3600</b></td></tr><tr><td>Date:</td><td>1999-12-30</td><td></td></tr><tr><td>First Named Applicant:</td><td>Dan A. German</td><td></td></tr><tr><td>Confirmation Number:</td><td>7757</td><td></td></tr><tr><td colspan="3">Attorney Docket Number: 452629734</td><td></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                    |                                                                                    | Application Number:                                 | 09/476386     |  | <b>RECEIVED</b><br>OCT 29 2003<br><b>GROUP 3600</b> | Date:                                        | 1999-12-30      |          | First Named Applicant: | Dan A. German |  | Confirmation Number: | 7757 |  | Attorney Docket Number: 452629734 |  |  |  |
| Application Number:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 09/476386                                                                          |  | <b>RECEIVED</b><br>OCT 29 2003<br><b>GROUP 3600</b> |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| Date:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1999-12-30                                                                         |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| First Named Applicant:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Dan A. German                                                                      |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| Confirmation Number:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7757                                                                               |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| Attorney Docket Number: 452629734                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                    |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| <p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p> <table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Chad D. Tillman<br/>Registered Number: 38,634</td><td>Chad D. Tillman</td><td>attorney</td></tr></tbody></table> |                                                                                    |                                                                                    |                                                     | Submitted by: | Elec. Sign.                                                                        | Sign. Capacity                                      | Chad D. Tillman<br>Registered Number: 38,634 | Chad D. Tillman | attorney |                        |               |  |                      |      |  |                                   |  |  |  |
| Submitted by:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Elec. Sign.                                                                        | Sign. Capacity                                                                     |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| Chad D. Tillman<br>Registered Number: 38,634                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Chad D. Tillman                                                                    | attorney                                                                           |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| Documents being submitted<br>us-ids                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                    | Files<br>452629734IDS-usidst.xml<br>us-ids.dtd<br>us-ids.xsl                       |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |
| <b>Comments</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                    |                                                                                    |                                                     |               |                                                                                    |                                                     |                                              |                 |          |                        |               |  |                      |      |  |                                   |  |  |  |



# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

| Title of Invention                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | A Computer-Implemented Method for Providing a Consumer-to-Consumer Payment Service |                                                                                     |            |                 |      |       |          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------------|-----------------|------|-------|----------|
| Application Number: 09/476386                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                    |  |            |                 |      |       |          |
| Confirmation Number: 7757                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                    |                                                                                     |            |                 |      |       |          |
| First Named Applicant: Dan German                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                    |                                                                                     |            |                 |      |       |          |
| Attorney Docket Number: 452629734                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                    |                                                                                     |            |                 |      |       |          |
| Art Unit: 7757                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                    |                                                                                     |            |                 |      |       |          |
| Examiner: Jeffrey Pwu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                    |                                                                                     |            |                 |      |       |          |
| Search string: ( 6029150 or 5220501 or 5555496 or 5629982 or 5699528 or 5732400 or 5826241 or 5960412 or 5974146 or 6032133 or 6098053 or 6119106 or 6122625 or 6167386 or 6175823 or 6202054 or 6246996 or 6449599 or 6411942 or 5664100 or 5897622 or 6324525 or 6339766 or 5936221 or 5963647 or 5966698 or 5825003 or 6078907 or 6247047 or 6189787 or 6449599 or 6263446 or 6128603 or 6289322 or 6269369 or 5915023 or 6088683 or 6064990 or 6044362 or 6070798 or 6356878 or 20020007341 ).pn. |                                                                                    |                                                                                     |            |                 |      |       |          |
| <b>US Patent Documents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                    |                                                                                     |            |                 |      |       |          |
| Note: Applicant is not required to submit a paper copy of cited US Patent Documents                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                    |                                                                                     |            |                 |      |       |          |
| init                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Cite.No.                                                                           | Patent No.                                                                          | Date       | Patentee        | Kind | Class | Subclass |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 1                                                                                  | 6029150                                                                             | 2000-02-22 | Kravitz         |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 2                                                                                  | 5220501                                                                             | 1993-06-15 | Lawlor et al.   |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 3                                                                                  | 5555496                                                                             | 1996-09-10 | Tackbary et al. |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 4                                                                                  | 5629982                                                                             | 1997-05-13 | Micali          |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 5                                                                                  | 5699528                                                                             | 1997-12-16 | Hogan           |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 6                                                                                  | 5732400                                                                             | 1998-03-24 | Mandler et al.  |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 7                                                                                  | 5826241                                                                             | 1998-10-20 | Stein et al.    |      |       |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                    | 8                                                                                  | 5960412                                                                             | 1999-09-28 | Tackbary et al. |      |       |          |
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| 14 | 6167386 | 2000-12-26 | Brown           |
| 15 | 6175823 | 2001-01-16 | Van Dusen       |
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| 37 | 6088683 | 2000-07-11 | Jalili          |
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| 39 | 6044362 | 2000-03-28 | Neely           |
| 40 | 6070798 | 2000-06-06 | Nethery         |
| 41 | 6356878 | 2002-03-12 | Walker et al.   |

## US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

| init | Cite.No. | Pub. No. | Date | Applicant | Kind | Class | Subclass |
|------|----------|----------|------|-----------|------|-------|----------|
|      |          |          |      |           |      |       |          |

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## Remarks

Note: Remarks are not for responding to an office action.

In compliance with the Applicant's duty of disclosure under 37 CFR 1.56, Applicant brings the attached document or documents cited on the attached form PTO/SB/08 to the attention of the U.S. Patent and Trademark Office in accordance with the provisions of 37 CFR 1.97 and 1.98. Nothing herein, including the submission of the documents themselves, whether in this or any other filing, constitutes an admission by Applicant that any of the documents is prior art with respect to the present invention, or a waiver of any rights of Applicant. Indeed, while each citation includes a date, it should be understood that, whether expressly stated or not, the date specified in the citation is a date as alleged by the document or otherwise, and Applicant neither admits nor denies the correctness of the specified date at this time. Moreover, with regard to non patent documents, Applicant neither admits nor denies that each document submitted is, in fact, a "publication" within the meaning of 35 USC 102.

## Signature

| Examiner Name                                                                       | Date   |
|-------------------------------------------------------------------------------------|--------|
|  | 2/4/04 |